

consistently significant predictors of attrition in this sample.

After correcting for non-response, we include an additional, intermediate post-stratification correction based on weight classes, so that the race and relative income distribution of a given set of survey respondents matches the corresponding population totals for the 7,223 individuals who were put into calling at baseline. As was done for the baseline final weights, the final post-stratification step then weights the respondents for credit score, debt-to-income ratio, and original loan-to-value ratio, up to the Self-Help Generalization Sample.

More formally, let the w_{Bi} and w_{NRi} respectively denote the base weight and the baseline non-response weight, as before. In addition, let w_{NRij} denote the non-response weight for a respondent who completed the survey in selected subsequent years j . Finally, let w_{PS1ij} and w_{PS2ij} respectively denote the two post-stratification adjustments mentioned above. Then, the final weight for a survey respondent i in year(s) j following baseline is given by

$$w_{ij} = w_{Bi} * w_{NRi} * w_{NRij} * w_{PS1ij} * w_{PS2ij}$$